

Fill in this information to identify the case:

Debtor 1 Alan Dale Bradfield

Debtor 2 Carol Jean Bradfield
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania
(State)

Case number 16-03359

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Truist Bank Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 2 6 5 0

Property address: 3114 FAIRE WYND PL
Number Street

DOVER PA 17315
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 07 01 2021
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Alan Dale Bradfield
First Name Middle Name Last Name

Case number (if known) 16-03359

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Ashley Gey
Signature
Digitally signed by /s/ Ashley Gey
DN: cn=/s/ Ashley Gey, o=Truist Bank, ou=Mortgage
Bankruptcy,
email=MortgageBankruptcy@SunTrust.com, c=US
Date: 2021.06.16 15:41:03 -04'00'

Date 06 / 16 / 2021

Print Ashley Gey
First Name Middle Name Last Name

Title Bankruptcy Processor

Company Truist Bank

If different from the notice address listed on the proof of claim to which this response applies:

Address Bankruptcy Department RVW 3034, PO Box 27767
Number Street

Richmond VA 23261
City State ZIP Code

Contact phone (855) 223 - 4641

Email MortgageBankruptcy@SunTrust.com

CERTIFICATE OF SERVICE

I, Ashley Gey, do hereby certify that a true and exact copy of the
foregoing Response to Notice of Final Cure Payment was served by United States mail and/or electronic
filing, on 06/16/2021, addressed as follows:

Debtor:

Alan Dale Bradfield
3114 Faire Wynd Place
Dover, PA 17315

Carol Jean Bradfield
3114 Faire Wynd Place
Dover, PA 17315

Debtor's Atty:

Paul Donald Murphy-Ahles
Dethlefs Pykosh & Murphy
2132 Market Street
Camp Hill, PA 17011

Trustee:

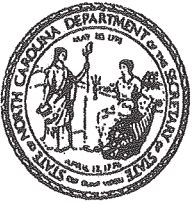
Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

/s/ Ashley Gey

Digitally signed by /s/ Ashley Gey
DN: cn=/s/ Ashley Gey, o=Truist Bank, ou=Mortgage
Bankruptcy,
email=MortgageBankruptcy@SunTrust.com, c=US
Date: 2021.06.16 15:41:20 -0400

Ashley Gey

Bankruptcy Processor for Truist Bank



NORTH CAROLINA

Department of the Secretary of State

To all whom these presents shall come, Greetings:

I, Elaine F. Marshall, Secretary of State of the State of North Carolina, do hereby certify the following and hereto attached to be a true copy of

ARTICLES OF MERGER

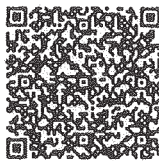
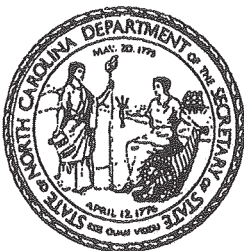
OF

SUNTRUST BANK

INTO

BRANCH BANKING AND TRUST COMPANY

the original of which was filed in this office on the 6th day of December, 2019.



Scan to verify online.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Raleigh, this 6th day of December, 2019.

Elaine F. Marshall

Secretary of State

Document Id: C201934000038
Verify this certificate online at <http://www.sosnc.gov/verification>

State of North Carolina
Department of the Secretary of State

SOSID: 0023695
Date Filed: 12/6/2019 9:02:00 AM
Effective: 12/7/2019
Elaine F. Marshall
North Carolina Secretary of State
C2019 340 00038

ARTICLES OF MERGER

Pursuant to North Carolina General Statute Sections 55-11-05(a), 55-11-12, 55A-11-09(d), 55A-11-04, 57D-9-42, 59-73.32(a) and 59-1072(a), as applicable, the undersigned entity does hereby submit the following Articles of Merger as the surviving business entity in a merger between two or more business entities.

1. The name of the surviving entity is Branch Banking and Trust Company, a (check one)
☒ corporation, ☐ nonprofit corporation, ☐ professional corporation, ☐ limited liability company,
☐ limited partnership, ☐ partnership, ☐ limited liability partnership organized under the laws of
North Carolina (state or country).

2. The address of the surviving entity is:

Street Address: 214 N. Tryon St. City: Charlotte
State: North Carolina Zip Code: 28202 County: Mecklenburg

- (a) (Complete only if the surviving business entity is a foreign business entity that is not authorized to transact business or conduct affairs in North Carolina.) The mailing address of the surviving foreign business entity is:

Street Address: _____ City: _____
State: _____ Zip Code: _____ County: _____

The Surviving foreign business entity will file a statement of any subsequent change in its mailing address with the North Carolina Secretary of State.

3. For each merging entity: (if more than one, complete on separate sheet and attach.)

The name of the merged entity is SunTrust Bank, a (check one)
☒ corporation, ☐ nonprofit corporation, ☐ professional corporation, ☐ limited liability company,
☐ limited partnership, ☐ partnership, ☐ limited liability partnership organized under the laws of
Georgia (state or country).

The mailing address of each merging entity is: (if more than one, complete on separate sheet and attach)

Street Address: 303 Peachtree Street, N.E. City: Atlanta
State: Georgia Zip Code: 30308 County: Fulton

4. If the surviving business entity is a domestic business entity, the text of each amendment, if any, to the Articles of Incorporation, Articles of Organization, or Certificate of Limited Partnership within the Plan of Merger is attached.

BUSINESS REGISTRATION DIVISION
(Revised October, 2018)

P. O. BOX 29622

RALEIGH, NC 27626-0622
(Form BE-15)

5. A Plan of Merger has been duly approved in the manner required by law by each of the business entities participating in the merger.

Provide the information in Items 6 and 7 below for a merger between a parent unincorporated entity and a subsidiary corporation or corporations. (§55-11-12)

6. The terms and conditions of the merger are attached. (§55-11-12 mergers only)
7. Information concerning the manner and basis of converting the interests in each merging business entity into interests, obligations, or securities of the surviving business entity, or into cash or other property in whole or in part, or of cancelling the interests is attached. (§55-11-12 mergers only)
8. These articles will be effective upon filing unless a delayed date and/or time is specified 12:08 AM EST on December 7, 2019

This the 6th day of December, 2019.

Branch Banking and Trust Company

Name of Entity

Daryl N. Bible

Signature

Daryl N. Bible, Senior Executive Vice President and Chief Financial Officer

Type or Print Name and Title

NOTES:

1. Filing fee is \$50 for For-profit entities.
2. Filing fee is \$25 when the surviving business entity is a Non-profit corporation.
3. This document must be filed with the Secretary of State. Certificate(s) of Merger must be registered pursuant to the requirements of N.C.G.S. Section 47-18.1

BUSINESS REGISTRATION DIVISION
(Revised October, 2018)

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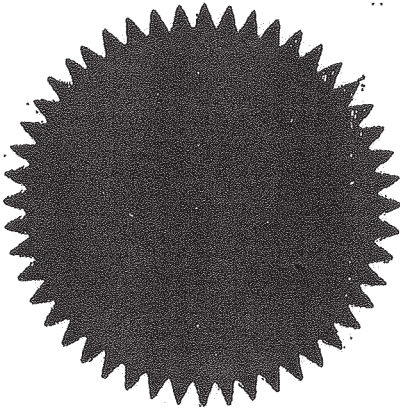
OFFICE OF THE COMMISSIONER OF BANKS

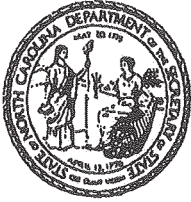
**CERTIFICATE OF AUTHORITY
FOR ARTICLES OF MERGER**

Branch Banking and Trust Company, Charlotte, Mecklenburg County, North Carolina, a North Carolina-chartered commercial bank, and SunTrust Bank, Atlanta, Fulton County, Georgia, a Georgia state-chartered bank, have submitted to me as Chief Deputy Commissioner of Banks for the State of North Carolina, Articles of Merger between the said institutions for the purpose of merging SunTrust Bank into Branch Banking and Trust Company with the surviving institution being Branch Banking and Trust Company, pursuant to the Supervisory Order of the Commissioner of Banks.

I hereby certify that these Articles of Merger were approved by the Office of the Commissioner of Banks on the 10th day of July, 2019. Authority to file the Articles of Merger is, therefore, granted.

This the 26th day of November, 2019.


Stephanie Ryals
Stephanie Ryals
Chief Deputy Commissioner of Banks



NORTH CAROLINA

Department of the Secretary of State

To all whom these presents shall come, Greetings:

I, Elaine F. Marshall, Secretary of State of the State of North Carolina, do hereby certify the following and hereto attached to be a true copy of

ARTICLES OF AMENDMENT

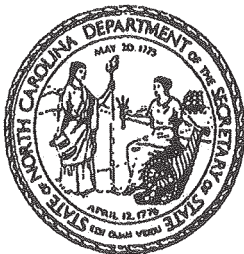
OF

BRANCH BANKING AND TRUST COMPANY

WHICH CHANGED ITS NAME TO

TRUIST BANK

the original of which was filed in this office on the 6th day of December, 2019.



Scan to verify online.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Raleigh, this 6th day of December, 2019.

Elaine F. Marshall

Secretary of State

Document Id: C201934000039

Verify this certificate online at <http://www.sosnc.gov/verification>

State of North Carolina
Department of the Secretary of State

ARTICLES OF AMENDMENT
BUSINESS CORPORATION

Pursuant to §55-10-06 of the General Statutes of North Carolina, the undersigned corporation hereby submits the following Articles of Amendment for the purpose of amending its Articles of Incorporation.

1. The name of the corporation is: Branch Banking and Trust Company

2. The text of each amendment adopted is as follows (*State below or attach*):

Please see attached.

3. If an amendment provides for an exchange, reclassification, or cancellation of issued shares, provisions for implementing the amendment, if not contained in the amendment itself, are as follows:

4. The date of adoption of each amendment was as follows: December 3, 2019

5. (Check either a, b, c, or d, whichever is applicable)

a. ☐ The amendment(s) was (were) duly adopted by the incorporators prior to the issuance of shares.

b. ☐ The amendment(s) was (were) duly adopted by the board of directors prior to the issuance of shares.

c. ☐ The amendment(s) was (were) duly adopted by the board of directors without shareholder action as shareholder action was not required because (*set forth a brief explanation of why shareholder action was not required.*)

d. ☒ The amendment(s) was (were) approved by shareholder action, and such shareholder approval was obtained as required by Chapter 55 of the North Carolina General Statutes.

BUSINESS REGISTRATION DIVISION
(Revised July 2017)

P. O. BOX 29622

RALEIGH, NC 27626-0622
(Form B-02)

ARTICLES OF AMENDMENT

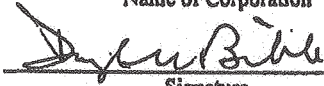
Page 2

6. These articles will be effective upon filing, unless a delayed time and date is specified:
12:06 AM EST on December 7, 2019.

This the 6th day of December, 20 19

Branch Banking and Trust Company

Name of Corporation



Signature

Daryl N. Bible, Senior Executive Vice President and Chief Financial Officer

Type or Print Name and Title

NOTES:

1. Filing fee is \$50. This document must be filed with the Secretary of State.

BUSINESS REGISTRATION DIVISION
(Revised July 2017)

P. O. BOX 29622

RALEIGH, NC 27626-0622
(Form B-02)

ARTICLES OF AMENDMENT

OF

BRANCH BANKING AND TRUST COMPANY

The undersigned corporation hereby submits these Articles of Amendment in accordance with Section 55-10-03 and 55-10-06 of the North Carolina Business Corporation Act for the purpose of amending its Articles of Incorporation:

1. The name of the corporation is: Branch Banking and Trust Company.
2. The following text will replace the current text of ARTICLE I in its entirety:

The name of the Corporation is Truist Bank.

3. The amendment does not provide for an exchange, reclassification or cancellation of issued shares.
4. The amendment was approved by the sole shareholder of the corporation on December 3, 2019, in accordance with Section 55-10-03 of the North Carolina Business Corporation Act.
5. These Articles of Amendment will be effective at 12:06 a.m. on December 7, 2019.

This is the 6th day of December, 2019.

BRANCH BANKING AND TRUST COMPANY

By: 

Name: Daryl N. Bible

Title: Senior Executive Vice President and
Chief Financial Officer



OFFICE OF THE COMMISSIONER OF BANKS

CERTIFICATE OF AUTHORITY
FOR
ARTICLES OF AMENDMENT

I, Stephanie Ryals, Chief Deputy Commissioner of Banks for the State of North Carolina, hereby certify that the foregoing ARTICLES OF AMENDMENT of Branch Banking and Trust Company, having its principal office in Charlotte, Mecklenburg County, North Carolina, were approved by the Office of the Commissioner of Banks for filing at the Office of the Secretary of State. Authority to record the Articles of Amendment is hereby granted.

This the 26th day of November, 2019.


Stephanie Ryals
Chief Deputy Commissioner of Banks

